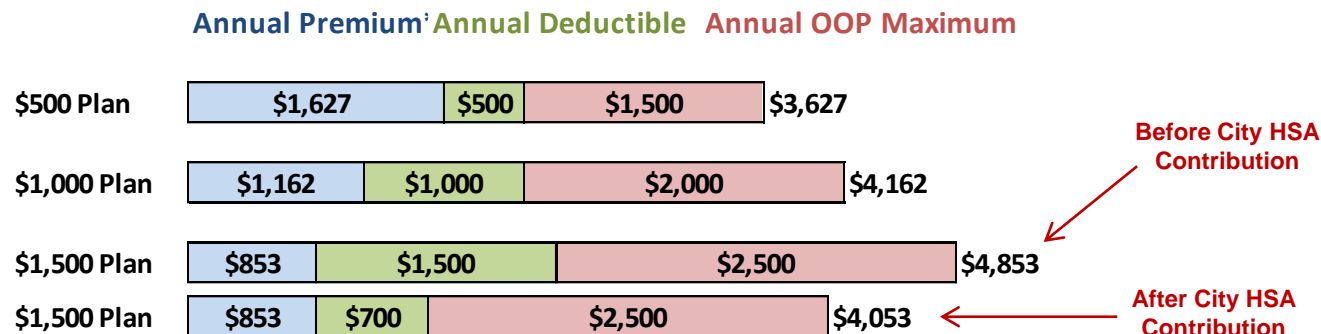


Medical Plan Cost Illustration – BPOA Single Coverage



*Annual Premium assumes wellenss credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your deductible, your out-of-pocket costs will still be lowest on the \$1,500 Plan UNLESS you exceed ~\$2,800 in individual medical out-of-pocket costs after premium (in which case the \$500 Plan is best).
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000 Plan exposes those with single coverage to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – BPOA Family Coverage

	Annual Premium*	Annual Deductible	Annual OOP Maximum	
\$500 Plan	\$5,276	\$1,000	\$3,000	\$9,276
\$1,000 Plan	\$3,873	\$2,000	\$4,000	\$9,873
\$1,500 Plan	\$3,303	\$3,000	\$5,000	\$11,303
\$1,500 Plan	\$3,303	\$1,400	\$5,000	\$9,703

Before City HSA Contribution
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 After City HSA Contribution

*Annual Premium assumes wellness credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500/\$3,000 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your family deductible, your out-of-pocket costs will still be lowest on the \$1,500/\$3,000 Plan UNLESS you exceed ~\$6,000 in family medical out-of-pocket costs after premium (in which case the \$500/\$1,000 Plan is best).
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000/\$2,000 Plan exposes families to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – MGMT Single Coverage

	Annual Premium ⁱ	Annual Deductible	Annual OOP Maximum	
\$500 Plan	\$1,627	\$500	\$1,500	\$3,627
\$1,000 Plan	\$1,162	\$1,000	\$2,000	\$4,162
\$1,500 Plan	\$550	\$1,500	\$2,500	\$4,550
\$1,500 Plan	\$550	\$700	\$2,500	\$3,750

*Annual Premium assumes wellness credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

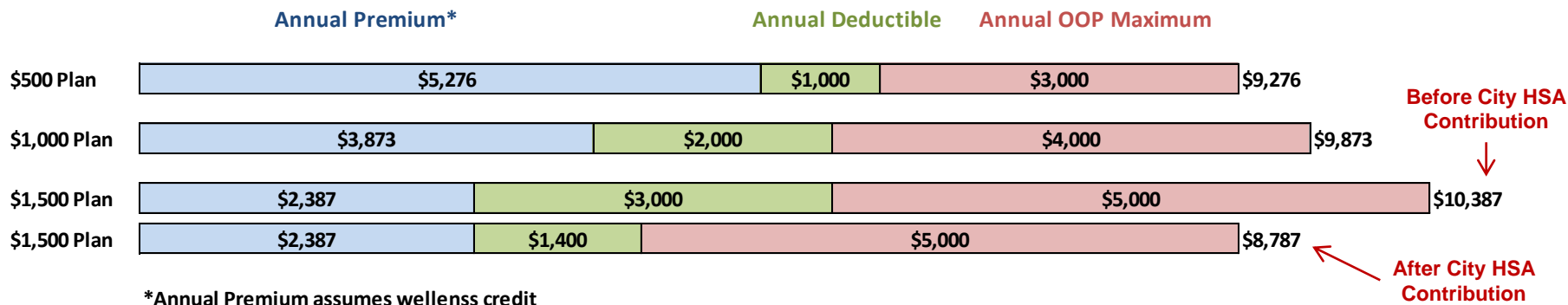
Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your deductible, your out-of-pocket costs will still be lowest on the \$1,500 plan UNLESS you exceed ~\$3,000 in individual medical out-of-pocket costs after premium (in which case the \$500 Plan is best).
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000 Plan exposes those with single coverage to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – MGMT Family Coverage



Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500/\$3,000 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your family deductible, your out-of-pocket costs will still be lowest on the \$1,500/\$3,000 Plan.
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000/\$2,000 Plan exposes families to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – BMEA Single Coverage

	Annual Premium	Annual Deductible	Annual OOP Maximum	
\$500 Plan	\$1,627	\$500	\$1,500	\$3,627
\$1,000 Plan	\$1,162	\$1,000	\$2,000	\$4,162
\$1,500 Plan	\$853	\$1,500	\$2,500	\$4,853
\$1,500 Plan	\$853	\$700	\$2,500	\$4,053

Before City HSA Contribution (points to \$4,853)
 After City HSA Contribution (points to \$4,053)

*Annual Premium assumes wellness credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your deductible, your out-of-pocket costs will still be lowest on the \$1,500 plan UNLESS you exceed ~\$2,800 in individual medical out-of-pocket costs after premium (in which case the \$500 Plan is best).
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000 Plan exposes those with single coverage to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – BMEA Family Coverage

	Annual Premium*	Annual Deductible	Annual OOP Maximum	
\$500 Plan	\$5,276	\$1,000	\$3,000	\$9,276
\$1,000 Plan	\$3,873	\$2,000	\$4,000	\$9,873
\$1,500 Plan	\$3,303	\$3,000	\$5,000	\$11,303
\$1,500 Plan	\$3,303	\$1,400	\$5,000	\$9,703

Before City HSA Contribution
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 After City HSA Contribution

*Annual Premium assumes wellness credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

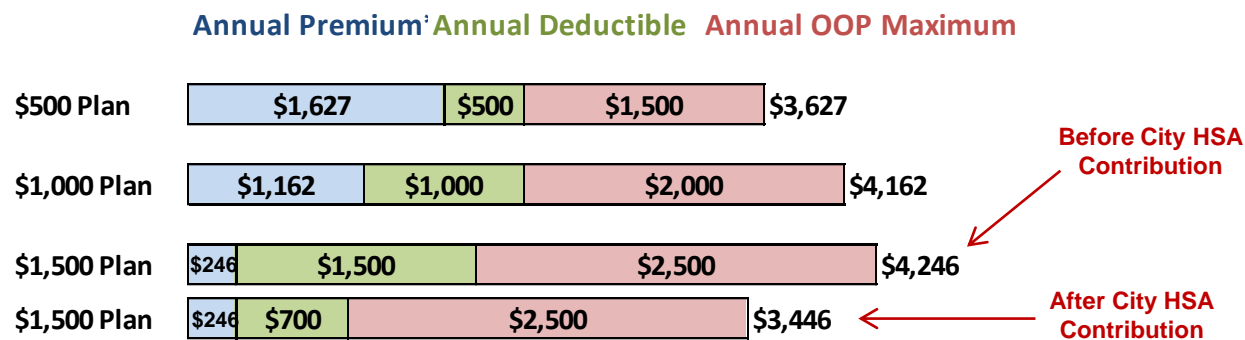
Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500/\$3,000 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your family deductible, your out-of-pocket costs will still be lowest on the \$1,500/\$3,000 Plan UNLESS you exceed ~\$6,000 in family medical out-of-pocket costs after premium (in which case the \$500/\$1,000 Plan is best).
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000/\$2,000 Plan exposes families to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – Fire Single Coverage



*Annual Premium assumes wellness credit

Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

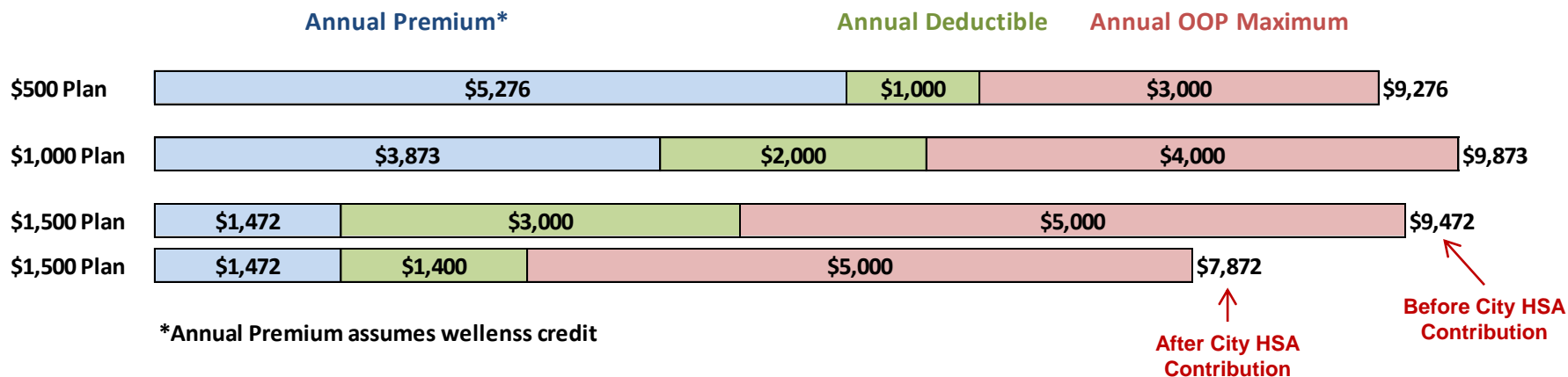
Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your deductible, your out-of-pocket costs will still be lowest on the \$1,500 Plan.
- Through July, only 3% of City plan participants reached their out-of-pocket maximum
- Note: The \$1,000 Plan exposes those with single coverage to the most potential out-of-pocket costs.

Medical Plan Cost Illustration – Fire Family Coverage



Step 1: Pay your annual premium

- If you only receive preventive care, there is likely no additional cost to you beyond your annual premium.

Step 2: Meet your annual deductible

- If you use your City-funded HSA to help meet your deductible, your out-of-pocket costs are lowest on the \$1,500/\$3,000 Plan.
- Through July, only 15% of City plan participants met their deductible.

Step 3: Meet your out-of-pocket maximum

- If you have more serious health care needs and end up exceeding your family deductible, your out-of-pocket costs will still be lowest on the \$1,500/\$3,000 Plan.
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